Docket No.: 37202/122001; 990001US

(PATENT)

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Scott D. Cook Confirmation No.: 1439

Application No.: 09/892,223 Art Unit: 3691

Filed: June 25, 2001 Examiner: L. M. Hamilton

For: COLLECTING AND AGGREGATING CREDITWORTHINESS DATA

## **SUBMISSION UNDER 37 C.F.R. § 1.114**

MS RCE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated January 17, 2008, please reconsider this application in view of the following.